PACIFIC SCHOOL OF RELIGION

Christian Community

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Ministers and Social Security

by F. Nelsen Schlegel

More than 46,000,000 wage earners and their dependents in the United States are now protected by the provisions of the Federal government's Old Age and Survivors' Insurance plan (OASI), which is part of the Social Security Act adopted by Congress in 1935. The Act was amended in 1950 to include many workers not formerly covered, among them lay workers in churches, for whom the amendment provided inclusions on a "voluntary" basis. The Act was amended again in 1952, when benefits were increased, and a more liberal rule adopted regarding earnings of beneficiaries.

By November, 1952, monthly benefits of $201,234,000, were being paid to 4,942,409 beneficiaries: wage earners, wives, widows, children, etc. These benefits came out of the fund created by payments of three per cent of income earned by employed persons covered by OASI. Half of this was paid by the wage earners, and half by their employers. Some self-employed persons are also part of the plan (they contribute two and one-quarter per cent of their wages into the government insurance fund). Under the present law this contributory insurance "tax" will be increased to four per cent in 1954. After that there will be further increases until a high of six and a half per cent is reached in 1970. Total payments to beneficiaries in 1952 were $2,200,000,000.

Most ministers of the Gospel are now ineligible for inclusion in the OASI plan. In fact any ordained minister who is engaged in "the exercise of his ministry" is ineligible. However, if an ordained minister is not engaged in what may be defined as "the exercise of his ministry" he may be entitled to insurance protection under OASI. If, for example, he is employed as a Y.M.C.A. secretary he may claim eligibility. Likewise a pastor who supplements his income by some part-time job in any covered industry may also claim eligibility to the extent of his earnings in such secular employment.

It is to be noted that denominational pension plans for ministers have become increasingly better in reecnt years. The Evangelical and Reformed Pension plan, as modified by the General Synod in 1950, marks a great step forward in our own church's provision for its ministers. By this plan a minister who seeks to retire at the age of 65 is assured of a pension of at least $1,000 a year, provided he has been a member of the Ministers' Retirement Annuity Fund for forty years. But since this fund was started as recently as 1940 it will be some years before it can bring these very excellent benefits. Very few ministers of the E. and R. Church who are now of retirement age can expect to receive a pension of as much as $1,000 in 1953. And it is obvious that by the present cost-of-living standards even a pension of $1,000 a year would hardly be adequate to provide a man and his wife the barest kind of economic security. It should be observed that the Evangelical and Reformed Church also maintains a Relief and Sustentation Fund. This is operated through the office of the Board of Pensions, and it provides for aged ministers who belong to this fund a maximum relief pension of $720 per year. Many of our older ministers have membership in both the MRAF and the Sustentation Fund..

It should also be noted that benefits provided by OASI at the present time are infinitely superior to most ministers' pension funds now in operation. Let us suppose, for example, that a worker who has a salary of $3,600 a year begins right now to pay one and a half per cent of his income into the federal government's Old Age and Survivors' Insurance fund. So does his employer. If this worker is of retirement age (65) he becomes eligible for retirement benefits after being covered by OASI for six quarters, or eighteen months. He may then claim monthly social security benefits of $59.28 for himself; half that amount would also be paid to his wife if she is 65 or older. This would mean an annual benefit of $1,067.00, and it would be tax free. If such a man were employed for a longer period at the same salary his benefits would be somewhat higher, but they could never be more than $85 for himself, and never more than $42.50 for his wife. Upon his death his widow would be assured of a lump payment of three times the amount of her husband's benefits (three times $59.28), and, thereafter, a monthly benefit equal to seventy-five per cent of her husband's benefit, or $44.46.

If ministers now nearly ready to retire could be sure of this OASI benefit, in addition to whatever their present church pension plans provide, the outlook for retirement would be far more pleasant than it is now for many aging clergymen and their wives. It is certain that OASI is designed to prevent retired workers from being on "relief rolls" by making possible reasonable pension benefits.

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Quite a few ordained ministers, when nearing retirement age, have already seen the values of OASI benefits and have supplemented their church income by entering secular work on a part-time basis. It seems significant that the Committee on Inadequate Pensions of the Presbyterian Church (U.S.A.) placed the following statement in the report it made to the Presbyterian General Assembly in 1951: "Our Committee notes that it is possible for ordained ministers who have already retired to enter 'covered employment,' and after a limited time thus gain the position where social security benefits may be paid, thereby increasing the means of living in addition to pension payments from the church. Our Committee offers the suggestion to those who have retired that they investigate this possibility, and requests the personnel of the Pension Board to give counsel and guidance where necessary."

Some Presbyterians have favored OASI for a long time, and they have helped to secure legislation whereby lay workers in churches (and employees of other non-profit institutions) could be covered by OASI if their employing congregations or organizations agreed to pay what is termed a "tax" on their wages. By the terms of the 1950 amendment to the Social Security Act the inclusion of a church's lay employees in the OASI plan is "voluntary." Both the church and the worker must elect to ask for coverage. There is reason to believe that Congress would consider favorably an amendment to the Social Security Act whereby ministers also could be included, but church groups must first want such legislation and ask for it.

Until very recent years several influential ecclesiastical bodies have strongly opposed the inclusion of ministers in OASI, primarily because they believed such inclusion offered a threat to the cherished principle of the separation of church and state. But this opposition is not as determined now as it used to be. The experience of the last two years of protection afforded to lay employes seems to have been a happy one.

Take the attitude of the Roman Catholics, for example. The writer has been informed by a good authority that the National Catholic Welfare Conference has been urging lay employees of the Roman Catholic Church to take advantage of OASI protection. By the same reliable voice he was told that the Roman Church would not now oppose legislation offering security provisions for parish priests.

Consider also the present feeling among Baptists. According to Dr. J. M. Dawson, Executive Secretary of the Baptist Joint Committee on Public Affairs, Baptist bodies heretofore have taken a firm position against inclusion of ministers in the government's old age pension insurance primarily because of their historic stand on the principle of the separation of church and state. Dr. Dawson says Baptists are opposed to anything which even faintly implies a tie-up between church and state. They don't like the "withholding tax" idea associated with the payment of government insurance premiums. However, says Dr. Dawson, some Baptists are now undergoing a kind of "softening" process on this measure. This is indicated by the fact that official consent has been given to the inclusion of lay workers in churches in OASI. Baptists were once against that too. Due to difficulties experienced by certain mission boards in providing adequate security for some of their people there have even been some requests to secure clergy participation in OASI. Says Dr. Dawson, "So long as participation in OASI is kept on a strictly voluntary basis some of our people do not see here any violation of the principle of church and state."

The argument that clergy participation in OASI might contravene the doctrine of separation of church and state needs to be met. Dr. Justin Wroe Nixon discusses this problem in the *Christian Century* (February 6, 1952), and maintains that the Protestant doctrine of the universal priesthood of believers should make ministers just as eligible for membership in OASI as any lay Christian. He raises this question: "Is it not efforts to secure exemptions or special privileges for the clergy which actually impair the doctrine of the separation of church and state? The more clergymen are treated as citizens with the rights and responsibilities of citizens, the more the doctrine is maintained."

Leaders in various denominations are increasingly of the opinion that since "pastors are citizens and share the responsibility of citizenship through taxation, they should also share in the benefits afforded by taxation, including the benefits of old age and survivors' insurance." This is the position taken by the Division of Welfare of the National Lutheran Council. The Division of Welfare maintains that "extension of the social security provisions to pastors is desirable" for three reasons: the low salaries among pastors make savings for old age almost impossible; pastors almost never own their own homes when they retire; pastors' pension programs are much too inadequate at the present time.

Three of the eight Lutheran bodies in the National Lutheran Council have already declared themselves in favor of social security for pastors, on a voluntary basis. They are the American Lutheran Church, the Augustana Lutheran Church and the Evangelical Lutheran Church. The United Lutherans referred the problem to their Board of Social Missions for study.

Still other denominations have become very much concerned over the need for better retirement income for their ministers, and they look to OASI with favor. Very definite action was taken by the Presbyterian Church in the U. S. A. when the General Assembly in 1952 adopted an overture submitted by the Presbytery of Rochester, which has been advocating social security for ministers since 1938. The overture was to the effect that "the 164th General Assembly of the Presbyterian Church in the U. S. A. request the Houses of Congress to make provision for the voluntary inclusion of ordained ministers (in OASI) by the appropriate amendments to the present Act."

The General Council of the Congregational Christian Churches in 1952 asked its Department of the Ministry "to determine the will of Congregational Christian Ministers and churches relative to this matter." The Department of the Ministry will be expected to report to the General Council in 1954. If at that time it appears that the majority of the CC churches and ministers who respond favor OASI then the Department of the Ministry will take further steps toward securing social security benefits for ministers and their families.

The Episcopal Church's Joint Commission to Study Clergy Pensions has been wrestling with the subject of that denomination's pension plan. In the summer of 1952 the Commission published a long report which listed the "pros" and "cons" of social security for ministers and dismissed the subject by

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International Relations Letter

February 1, 1953

The minister of a church where I am scheduled to speak writes to prepare me for the situation in his town. What he says ought to be a trumpet summoning us to action.

"_____ (name of city) is having a siege of 'accusers' rash. There has been formed a 'Freedom Club' whose function is to question the patriotism of everyone but themselves, to control what speakers come or don't come to the city, to purge the schools of all 'subversive' texts, scare all the teachers until they dare not talk on any subject that might involve controversy, circularize officials of the churches with literature indicating that most churches are now subversive and probably their own ministers are agents of Uncle Joe, and to try to seize all positions on school and library boards, etc. . . . Oh, yes, I forgot to mention that the city is being vociferously informed that anybody who is for the U.N. is ipso facto subversive and probably Commie."

What is at stake here? (Referring only to the last sentence.) Not simply the existence of the United Nations: The U.N. is, first of all, a symbol of our belief in international cooperation and, second, the principal existing instrument for putting that belief into action. These attacks on the U.N. therefore—as distinguished from friendly suggestions for improving it—are attacks on the Christian faith itself. For we cannot separate the Christian faith from "one humanity under God," from "world-wide brotherhood," from the principle that "those who are strong ought to bear the burdens of those who are weak." What has been correctly called the "hate campaign against the U.N." is not a campaign to improve nationalism. More specifically, it is an effort, directed by a comparatively small group and backed by large financial resources, to return the United States to the isolationist policy of the 1920's—which, in 1953 would be even more un-Christian and dangerous to world peace than it was then.

Christians and the United Nations

There is nothing about the U. N. in the Bible. But there are two ways to reject Christian teaching. One way is to attack the teaching, which the enemies of the U.N. are not quite bold enough to do. The other way is to attack every practical expression of Christian teaching. In this case, I, for one, am ready to say—and I think it ought to be said: that those who heap scorn on Point IV, on the U.N. and on the effort to establish a universal standard of Human Rights are laying themselves open to the charge that they are subverting the Christian faith itself. If they proposed some better way of international cooperation, some more effective means of putting the American shoulder under the world's burden, their witness could be welcomed. But their words are negative and cynical. And because they want to destroy the best instruments we have for promoting peace and universal well-being, and propose no practical substitutes, the conclusion must be that they do not accept the Christian principles which we sing from our hymn books, preach from our pulpits and teach in our Sunday Schools. It is time to say some plain words about the hypocrisy of talking about love and justice and goodwill on Sunday and, on Monday, preaching a selfishness which is not the less selfish because it is offered to us in the name of Americanism!

Copies of THE CHURCHES AND THE UNITED NATIONS may be ordered from either the Commission on Christian Social Action or the Council for Social Action. 15 cents for single copies; quantity prices on request. Get it—read it—use it—now!

Tools for the Battle

The grapevine reports that some members of this "Letter," including some ministers, do not have time to "dig" for the facts on International issues in the way that the "Letter" recommends. Apparently, they don't want to be referred to other publications but would like the facts put right down on this page. Sorry! On one printed page one can't do much more than cite a few facts and then refer readers to other sources for the fuller story. And, right now, the U.N. issue is so important that I hope most readers will feel that they must do quite a lot of homework. Hence:

Two Recommendations

If you want to know about the persons and organizations spearheading the attack on the U.N., get a little booklet called "The Hate Campaign Against the U.N." It's frankly an "expose." Warren R. Austin, former U. S. Ambassador to the U.N. wrote to the author, "I believe you are doing a service in publishing background on certain extremists who have attacked the United Nations and United States participation in the international organization." The author is Gordon D. Hall. Order it from Beacon Press, Beacon Street, Boston, Massachusetts. 50 cents. The subtitle of the booklet is, "One World Under Attack."

Hall's pamphlet informs us on the attackers but doesn't inform us on the U.N. On the latter, we now have something made to order for church people. I'm going to say—and mean it: Every Christian in the U. S. ought to read "The Churches and the United Nations," by Walter Van Kirk. Here, in straight, simple sentences is the story of why the churches have supported the U.N., why they should support it, the failures of the U.N., the achievements of the U.N. Dr. Van Kirk knows the United Nations, and he can write facts without for a minute being dull. Get a copy for yourself, and then order more for your church or committee, from the C.S.A. or the C.C.S.A. or the department of International Justice and Goodwill, National Council of Churches, 297 Fourth Avenue, New York 10, N. Y. Repeat: This is the handbook of facts on the U.N., with Christian interpretation, for which you have been waiting. 15 cents.

Eisenhower on the United Nations

"Respecting the United Nations as the living sign of all people's hope for peace, we shall strive to make it not merely an eloquent symbol but an effective force." (No. 9 of "certain fixed principles") set forth in the Inaugural Address."

Facts to Mull Over

Russia opposed the "Truman Doctrine" (aid to Greece and Turkey); C.S.A. supported it. Russia fought the Marshall Plan; C.S.A. fought for it. Russia denounced the North Atlantic Treaty; C.S.A. was for it. Russia is against U.N. action in Korea; C.S.A.

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saying "There appears to be no imminent possibility that the Act will be amended so as to cover the clergy." Two members of the Commission, however, were not satisfied with this statement, and came forward with this report: "The Joint Commission is unanimous in the opinion that a way must be found to supplement the present inadequate scale of clergy pensions, but no plan has been found acceptable to the majority of the Commission. The undersigned members, a minority, are persuaded that there is sufficient possibility that optional inclusion of the clergy under Federal Old Age and Survivors' Insurance of the Social Security program may satisfy the need to justify continued study of this proposal during the next triennium."

It seems to this writer that the inclusion of ministers in OASI is a justifiable goal at this time, and that the proper authorities in the several denominations should seek to attain this end. We know, of course, that Old Age and Survivors' Insurance is operated by the federal government, and that the "premiums" by which it is maintained are collected as "taxes." But in reality the plan is a contributory insurance one, and non-payment of "dues" carries no greater penalty than does the non-payment of premiums to a commercial insurance company. Moreover, the social security fund has the backing of the government in such a way as to be thoroughly dependable.

It does not appear reasonable to suppose that the state would exercise control over the church because some aged clergymen may collect benefits. Ministers are taxpayers, and citizens too, along with the hosts of lay people who are now protected by OASI. We would not want this changed. But let ministers be like other citizens in their declining years, and let them live on earned pensions, not simply on relief funds.

True, ministers belong to only one of several professional groups not covered by OASI. Doctors, lawyers, and some other groups are also excluded. But ministers, by and large, belong to an under-paid profession, and they rarely are able to build up reserve accounts against the years of retirement. And pensions currently paid by denominational boards just are too low to make possible a reasonable standard of living. Pious sentimentalism may lead some church members, and many persons, to say "The Lord will provide for His own." But practical wisdom makes us declare that the Lord expects His people to pay fair wages to His servants *and* to use whatever means are available legitimately to provide economic assistance to them in their latter years.

We would go so far as to advocate universal coverage in OASI. It will be worth our while to study carefully the recently adopted Canadian plan, which provides pensions for *all* Canadians, regardless of their occupation or station.

Many lay people of the Evangelical and Reformed Church are now assured of adequate pensions when they retire. They are concerned about old age security for their ministers too. Witness the fact that 54 per cent of the lay delegates attending 31 of our 34 synods in 1950 said they were in favor of having ministers included in OASI. The ministers attending these same synods, however, did not quite agree with their lay brethren. 52.8 per cent of the clergy said they were opposed to having ministers participate in OASI! We wonder how they feel about this matter now.

Sooner or later Congress will again be asked to debate the advisability of including in OASI those ministers who are "engaged in the exercise of their ministry." When that time comes what position will the Evangelical and Reformed Church take?

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The Reverend F. Nelsen Schlegel, pastor of First Evangelical and Reformed Church, Takoma Park, Maryland, is chairman of a committee which has been studying the problem of the inclusion of the clergy in OASI. Because CC's as well as E.&R.'s are considering the issue, we believe his report is of general interest.

International Relations Letter

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favors it. Russia is no friend of technical aid to the underdeveloped areas; C.S.A. pushes it in every way it can think of. Russian communism is beginning to single out Jews for special attack; C.S.A. has adopted a resolution denouncing this practice. Russia is doing everything it can to divide the Western nations and stir up bad feeling in Europe against the U. S.; C.S.A. is doing all it can to keep the Western nations united. Our Christian social action agencies, including the C.S.A. and the C.C.S.A., do not make anti-communism the sole test of their activities; that kind of negative obsession is a good way to help the communists. But if someone wants to know where we stand on this issue, there's the record.

Herman F. Reissig.

CHRISTIAN COMMUNITY

Additional copies may be obtained for 2 cents each. Requests from Congregational Christians should be addressed to Council for Social Action, 289 Fourth Avenue, New York 10, New York. Requests by Evangelical and Reformed, and others, as well as news items and communications, should be addressed to the Editor, Huber F. Klemme, Commission on Christian Social Action, 2969 West 25th Street, Cleveland 13, Ohio.

Social Action Calendar

The following workshops, institutes, schools, and conferences offer programs that will help the local pastor and social action committee:

May 11-15—Workshop on the City Church, Detroit, Michigan, sponsored by the Board of National Missions and the Commission on Christian Social Action of the Evangelical and Reformed Church. (CCSA).

June 15-July 3—Conducted tour on Human Rights led by Galen R. Weaver starting in New York City and concluding in Nashville, Tennessee with three days participation in Race Relations Institute.†

June 23-August 12—European Seminar for speakers, writers and others; in Western Europe led by Dr. and Mrs. Ray Gibbons. (CSA).

June 29-July 24—Yale School of Alcohol Studies, New Haven, Conn. Information from your denominational social action agency.

Dates to be announced—School on the Church and Economic Life, University of Chicago.

June 29-July 11—Tenth annual Institute of Race Relations jointly sponsored by American Missionary Association and Fisk University at Nashville.*

July 13-July 17 — Midwestern Leadership Training Institutes, Council for Social Action, at a place to be anounced.

July 13-July 17—Interdenominational Institute on Racial and Cultural Relations at Lewis & Clark College, Portland, Oregon*

July 14-July 18—Eastern C.S.A. Leadership Training Institute at Framingham, Mass., Congregational Center.

July 20-July 24—Interdenominational Institute on Racial and Cultural Relations at Lincoln University, Pennsylvania.*

August 3-7—Interdenominational Institute on Racial and Cultural Relations at Eden Seminary, Webster Groves, Mo.*

***Address correspondence for Institutes thus marked to Galen R. Weaver, 287 Fourth Avenue, New York 10, N. Y. or to Jefferson P. Rogers, 2969 West 25th Street, Cleveland 13, Ohio. † To Mr. Weaver only. For all not designated, write to your denominational social action executives: CCSA —Huber F. Klemme, 2969 West 25th Street, Cleveland 13, Ohio; CSA—Ray Gibbons, 289 Fourth Avenue, New York 10, N. Y.**